## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Christopher L. Cagan Examiner: John D. Scarito

Serial No.: 10/713,348 Group Art Unit: 3696

Filed: November 14, 2003 Confirmation No.: 4137

For: METHOD FOR MORTGAGE April 20, 2009

FRAUD DETECTION

## RESPONSE TO FINAL OFFICE ACTION

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sirs:

In response to the Final Office Action of October 21, 2008 along with a Request for Continued Examination (RCE), please amend the above-identified application for patent as follows.

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